

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
In Ju Kim
Mi Ra Kim
Debtors

Case No. 19-12290-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: JEGilmore
Form ID: pdf900

Page 1 of 1
Total Noticed: 6

Date Rcvd: Sep 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 23, 2020.
db/jdb +In Ju Kim, Mi Ra Kim, 206 Chestnut Avenue, Media, PA 19063-5750

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: megan.harper@phila.gov Sep 22 2020 04:09:50 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 22 2020 04:09:44
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 22 2020 04:09:47 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr +E-mail/Text: ally@ebn.phinsolutions.com Sep 22 2020 04:09:39 Ally Bank, Ally Financial,
P.O. Box 130424, Roseville, MN 55113-0004
cr +E-mail/Text: duffyk@co.delaware.pa.us Sep 22 2020 04:09:52 Delaware County Tax Claim Bureau,
201 West Front Street, Government Center Building, Media, PA 19063-2708

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2020 at the address(es) listed below:

BRAD J. SADEK on behalf of Joint Debtor Mi Ra Kim brad@sadeklaw.com, bradsadek@gmail.com
BRAD J. SADEK on behalf of Debtor In Ju Kim brad@sadeklaw.com, bradsadek@gmail.com
DENISE ELIZABETH CARLON on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
HAE YEON BAIK on behalf of Joint Debtor Mi Ra Kim haeyeon.baik@verizon.net,
d.chandler6@verizon.net
HAE YEON BAIK on behalf of Debtor In Ju Kim haeyeon.baik@verizon.net, d.chandler6@verizon.net
HAROLD N. KAPLAN on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com
KEVIN G. MCDONALD on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing
bkgroup@kmlawgroup.com
REGINA COHEN on behalf of Creditor Ally Bank rcohen@lavin-law.com, ksweeney@lavin-law.com
STEPHEN VINCENT BOTTIGLIERI on behalf of Creditor Delaware County Tax Claim Bureau
steve@bottiglierilaw.com, ecfnofices@comcast.net; sbottiglieri@toscanigillin.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com

TOTAL: 13

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : BANKRUPTCY NO. 19-12290(ELF)
IN JU KIM and :
MI RA KIM : CHAPTER 13
Debtors :

**STIPULATION RESOLVING ALLY BANK'S
MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

THIS MATTER having been brought before the Court on a Notice of Motion for Relief From the Automatic Stay Pursuant to 11 U.S.C. §362(d) by Lavin, Cedrone, Graver, Boyd & DiSipio, attorneys for Ally Bank and Brad J. Sadek, Esquire attorney for In Ju Kim and Mi Ra Kim (collectively, the "Debtors"), having consented to the entry of the within Order, and for good cause shown;

AND NOW COMES Ally Bank, by and through their counsel, and state as follows:

(a) In Ju Kim (the "Debtor") financed the purchase of a 2016 Toyota RAV4, VIN: JTMBFRE7V7GJ084547 (the "Vehicle") pursuant to the terms of a Retail Installment Sale Contract dated July 11, 2016 (the "Contract") which has been assigned to Ally Bank

(b) Pursuant to the Contract, Ally Bank maintains a perfected security interest in and to: (a) the Vehicle; (b) accessories, equipment and replacement parts installed in the Vehicle; and (c) service contracts on the Vehicle.

(c) The Debtor desires to retain possession of the Vehicle and provide adequate protection for Ally Bank's interest in the Vehicle.

NOW THEREFORE, in consideration of the above, Ally Bank and the Debtor STIPULATE AND AGREE as follows:

1. The Debtor is currently \$10,110.08 in post-petition arrears for a total arrears of \$10,110.08 through and including the August 26, 2020 due payment. The Debtor acknowledges his account is in post-petition arrears in the amount of \$10,110.08.

2. The Debtor is paying \$10,110.08 of the post-petition arrears along with \$500.00 attorney fees through the Chapter 13 Plan for a total payment of \$10,610.08. Claimant shall file an amended Proof of Claim including the post-petition arrears as stated above. Debtor shall amend his plan to include this amount.

3. The Debtor shall resume making regular monthly contractual payments in the amount of \$631.88 each, commencing with the payment due on or before September 26, 2020. Pursuant to the Contract, a late charge may be assessed for any payment not received in full within ten (10) days after it is due.

4. The Debtor shall make the September 26, 2020 payment and all future payments on time. Said payment shall be forwarded to: Said payment shall be forwarded to: Ally Bank, Payment Processing Center, P.O. Box 78367, Phoenix, AZ 85062-8367.

5. All payments shall be made payable to Ally Bank, Payment Processing Center, P.O. Box 78367, Phoenix, AZ 85062-8367.

6. The Debtor hereby agrees to maintain insurance coverage in such types and amounts as are required by the Contract until such time as all amounts due Ally Bank under the Contract are paid in full.

7. If Debtor fails to comply with any of the stipulated terms herein, or if Debtor fails to make payments within fifteen (15) days of due date, Ally Bank shall be granted immediate relief from the automatic stay without further application to the court.

8. If for any reason Debtor(s)' case is closed, terminated, dismissed or converted, the parties hereto agree and acknowledge that the terms of this agreed/stipulated order will be null

and void and the parties are returned to the status quo with their respective rights under state law and the Contract.

9. This Stipulation may be executed by facsimile and such facsimile signatures shall be deemed as originals.

10. The signature pages of this Stipulation may be executed in counterpart and all such signature pages, when attached, shall become part of the original Stipulation.

CONSENTED TO BY:

DATED: 9/10/2020



BRAD J. SADEK, ESQUIRE
Attorney for the Debtors

CONSENTED TO BY:

DATED: 9/17/2020



REGINA COHEN, ESQUIRE
Attorneys for Ally Bank

CONSENTED TO BY:

DATED: 9/18/2020

/s/ Leroy W. Etheridge, Esq. for

WILLIAM C. MILLER
Chapter 13 Trustee

NO OBJECTION
*without prejudice to any
trustee rights and remedies

SO ORDERED:

~~ENTERED XXX~~ 9/21/20



ERIC L. FRANK
United States Bankruptcy Judge

Dated

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